

UNITED STATES BANKRUPTCY COURT Northern District of Texas

**Notice of
Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 4/15/13.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Creditors --- Do not file this notice in connection with any proof of claim you submit to the court.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Fredrick Andrew Wegener
314 Queens Court N Unit B
Mansfield, TX 76063

Meghan Leigh Casper
314 Queens Court N Unit B
Mansfield, TX 76063

Case Number:
13-41702-dml7

Social Security / Individual Taxpayer ID / Employer Tax ID / Other
nos:
xxx-xx-2029
xxx-xx-1610

Attorney for Debtor(s) (name and address):

Patrick Alan Swindell
Swindell & Associates, P.C.
6850 Manhattan Blvd., Suite 250
Ft. Worth, TX 76120
Telephone number: (817) 429-4118

Bankruptcy Trustee (name and address):

John Dee Spicer
P.O. Box 820009
North Richland Hills, TX 76182
Telephone number: (214) 573-7331

Meeting of Creditors

Date: **June 17, 2013**

Time: **08:30 AM**

Location: **Fritz G. Lanham Federal Building, 819 Taylor Street, Room 7A24, Ft. Worth, TX 76102**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 8/16/13

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

501 W. Tenth Street
Fort Worth, TX 76102
Telephone number: 817-333-6000

For the Court:

Clerk of the Bankruptcy Court:
Tawana C. Marshall

Hours Open: Monday – Friday 8:30 AM – 4:30 PM

Date: 4/16/13

EXPLANATIONS

B9A (Official Form 9A) (12/12)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Refer to Other Side for Important Deadlines and Notices	

Certificate of Notice Page 3 of 5

United States Bankruptcy Court
Northern District of TexasIn re:
Fredrick Andrew Wegener
Meghan Leigh Casper
DebtorsCase No. 13-41702-dml
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0539-4

User: brebecsek
Form ID: b9aPage 1 of 3
Total Noticed: 30

Date Rcvd: Apr 16, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 18, 2013.

db/jdb +Fredrick Andrew Wegener, Meghan Leigh Casper, 314 Queens Court N Unit B, Mansfield, TX 76063-8319

15425300 +Associated Credit, 975 Eyster, Rockledge, FL 32955-3512

15425301 +Attorney General of Texas, 6100 Western Place, Ste. 405, Fort Worth, TX 76107-4693

15425305 +City of Fort Worth Municipal Court, 1000 Throckmorton, Fort Worth, TX 76102-6311

15425307 +Corps of Engineers Federal Credit Union, PO BOX 17630, Fort Worth, TX 76102-0630

15425310 +Fair Collections & Outsourcing, 12304 Baltimore Ave #E, Beltsville, MO 20705-1314

15425312 +Green Mountain Energy, PO Box 42349, Austin, Texas 78704-0040

15425315 +Linebarger Goggan Blair & Sampson, LLP, 2607 Stonewall Street, PO Box 8248, Greenville, TX 75404-8248

15425316 +Long Beach Mortgage, 11200 W Parkland Ave, Milwaukee, WI 53224-3127

15425319 +North Texas Childrens Anesthesia, PO BOX 163248, Fort Worth, TX 76161-3248

15425320 +Paramount Recovery Systems, PO Box 788, Lorena, Texas 76655-0788

15425324 +Sallie Mae Bankruptcy, 3rd Party LSC, 11100 USA Parkway, Fishers, IN 46037-9203

15425325 +Swindell & Associates, 6850 Manhattan Blvd., Suite 250, Ft. Worth, TX 76120-1221

15425327 USMD hospital fort worth, PO BOX 46036, Garland, TX 75046

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: dfwcourt@borenswindell.com Apr 16 2013 22:54:21 Patrick Alan Swindell, Swindell & Associates, P.C., 6850 Manhattan Blvd., Suite 250, Ft. Worth, TX 76120

tr +EDI: QJDSPICER.COM Apr 16 2013 22:48:00 John Dee Spicer, P.O. Box 820009, North Richland Hills, TX 76182-0009

15425298 +EDI: AFNIRECOVERY.COM Apr 16 2013 22:48:00 AFNI, INC.*, ATTN: DP RECOVERY, P.O. BOX 3427, BLOOMINGTON, IL 61702-3427

15425299 +EDI: ACCE.COM Apr 16 2013 22:48:00 ASSET ACCEPTANCE*, ATTN: BANKRUPTCY, P.O. BOX 2036, WARREN, MI 48090-2036

15425302 +EDI: BANKAMER.COM Apr 16 2013 22:48:00 Bank of America - BK *, NC4-105-03-14, 4161 Piedmont Pkwy, Greensboro, NC 27410-8110

15425303 +EDI: CAPITALONE.COM Apr 16 2013 22:48:00 Capital One Bank *, P.O. Box 85015, Richmond, VA 23285

15425304 +EDI: CHASE.COM Apr 16 2013 22:48:00 Chase/Bank one card serv, PO BOX 15298, Wilmington, DE 19850-5298

15425308 +E-mail/Text: CSIREQ@CREDITSYSTEMSINTL.COM Apr 16 2013 22:56:14 Credit Systems International *, 1277 Country Club Ln, Ft Worth, TX 76112-2304

15425309 +EDI: DISCOVER.COM Apr 16 2013 22:48:00 Discover *, Bankruptcy, PO Box 8003, Hillard, OH 43026

15425314 +EDI: IRS.COM Apr 16 2013 22:48:00 Internal Revenue Service, ACS Support, PO Box 8208, Philadelphia, PA 19101-8208

15425313 +EDI: IRS.COM Apr 16 2013 22:48:00 Internal Revenue Service, Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346

15425318 +E-mail/Text: bankruptcydepartment@ncogroup.com Apr 16 2013 22:58:59 NCO FINANCIAL SYSTEMS*, 507 PRUDENTIAL ROAD, HORSHAM, PA 19044-2368

15425321 +EDI: PRA.COM Apr 16 2013 22:48:00 Portfolio Recovery, Riverside Commerce Center, 120 Corporate Blvd., Norfolk, VA 23502-4962

15425323 +E-mail/Text: bk@residentcollect.com Apr 16 2013 22:58:34 Resident Collect, 4230 LBJ Frwy, Dallas, TX 75244-5806

15425326 +EDI: AISTMBL.COM Apr 16 2013 22:48:00 T-Mobile Bankruptcy *, P.O. Box 53410, Bellevue, WA 98015-3410

15425328 +EDI: WFFC.COM Apr 16 2013 22:48:00 Wells Fargo *, MAC P6103-05K, PO Box 3908, Portland, OR 97208-3908

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

15425306 Columbia House, 1400 North Fruitridge Avenue, PO Box 1131, Terre Haute, NH 48711

15425311* +Fredrick Andrew Wegener, 314 Queens Court N Unit B, Mansfield, TX 76063-8319

15425317* +Meghan Leigh Casper, 314 Queens Court N Unit B, Mansfield, TX 76063-8319

15425322 ##+Receivable performance, 10501 SE Main St #200, portland, or 97222-7594

TOTALS: 1, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0539-4

User: brebecsek
Form ID: b9a

Page 2 of 3
Total Noticed: 30

Date Rcvd: Apr 16, 2013

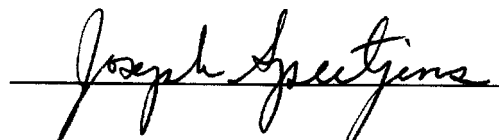
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 18, 2013

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

District/off: 0539-4

User: brebecak
Form ID: b9a

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Total Noticed: 30

Date Rcvd: Apr 16, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 16, 2013 at the address(es) listed below:

John Dee Spicer jds.ch7trusteedocs@sbcglobal.net, TX44@ecfcbis.com;jdspicer@ecf.epiqsystems.com
Patrick Alan Swindell on behalf of Joint Debtor Meghan Leigh Casper dfwcourt@borenswindell.com
Patrick Alan Swindell on behalf of Debtor Fredrick Andrew Wegener dfwcourt@borenswindell.com
UST U.S. Trustee ustpreion06.da.ecf@usdoj.gov, albert.loftus@usdoj.gov

TOTAL: 4